



Certification of Default with the Court setting forth Debtors' default and PFCU shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362), and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law without regard to any future conversion of this matter to a different form of bankruptcy. The Debtors shall be allowed to default and cure such default under this Stipulation one (1) time. Should the Debtors default a second (2nd) time, notice of the default will be served, but the Debtors will not be granted an opportunity to cure the default and PFCU may file a Certification of Default.

5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payment in accordance with this paragraph, then PFCU, through counsel, may file a Certification of Default setting forth said failure and PFCU shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

6. The failure by PFCU, at any time, to issue a Notice of Default or file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of PFCU's rights hereunder.

7. This Stipulation is a supplement and in addition to the Contract between the parties and not in lieu thereof.

8. Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

BY THE COURT:

---

Jean K. FitzSimon  
U.S. BANKRUPTCY JUDGE

Post-Petition Arrears:	\$ 3,454.41
Counsel Fees:	\$ 681.00
<b>Total:</b>	<b>\$4,135.41</b>

**Philadelphia Federal Credit Union**  
By Counsel: Mester & Schwartz, P.C.

By: 

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race Street  
Philadelphia, PA 19107  
(267) 909-9036

DATED: 11/6/19

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

**Debtors: Cecil L. Shamberger and Marie F. Shamberger**  
By Counsel for Debtors: Sharon S. Masters, Esquire

By: 

Sharon S. Masters, Esquire  
The Law Office of Sharon S. Masters  
2201 Pennsylvania Avenue, #517  
Philadelphia, PA 19130  
(610) 322-5277

DATED: 11/5/2019

**Chapter 13 Trustee**

By: /s/ Polly A. Langdon

Scott F. Waterman, Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606  
(610) 779-1313

Please send copies to:

Cecil L. Shamberger  
Marie F. Shamberger  
1101 S. Wilton St.  
Philadelphia, PA 19143

Sharon S. Masters, Esq.  
The Law Office of Sharon S. Masters  
2201 Pennsylvania Ave.  
#517  
Philadelphia, PA 19130

Scott F. Waterman, Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

Office of the U.S. Trustee  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race Street  
Philadelphia, PA 19107